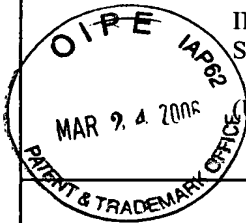


FORM PTO-1449 U. S DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (Use several sheets if necessary)	ATTY. DOCKET NO.	SERIAL NO.
	U015456-6	10/777,586
	APPLICANT	
	Roger Howard WILLIAMS III	
	FILING DATE	GROUP
Feb. 12, 2004	3624	



U.S. PATENT DOCUMENTS

EXAMINER INITIALS	REFERENCE DESIGNATION	DOCUMENT NUMBER	DATE	NAME	FILING DATE IF APPROPRIATE
	AA	2002/0019805	02/2002	Kalotay	
	AB	6,006,207	12/1999	Mumick et al.	
	AC				
	AD				
	AE				
	AF				
	AG				
	AH				
	AI				
	AJ				
	AK				

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION	
					YES	NO
	AL					
	AM					
	AN					
	AO					
	AP					

OTHER ART (Including Author, Title, Date, Pertinent Dates, Etc.)

	AR	Robert J. Hartl, "A Case for Mark-to-Market Residential Mortgages," Real Estate Issues, pp. 33-35 (Spring/Summer 1993)
	AS	
	AT	

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.